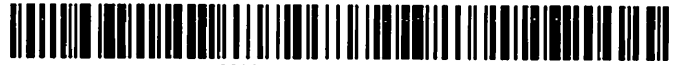


Certificate Number: 02921-PAE-DE-034012132

Bankruptcy Case Number: 15-10856



02921-PAE-DE-034012132

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 28, 2020, at 11:41 o'clock PM EST, Robert Simcsak Jr. completed a course on personal financial management given by internet by Credit Counseling Center, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 28, 2020 By: /s/Erica Librach

Name: Erica Librach

Title: counselor